

In re:
David A. Stebbins
Debtor

Case No. 22-40406-edk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0101-4
Date Rcvd: May 31, 2022

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + David A. Stebbins, 169 Mendon Road, Sutton, MA 01590-2339 |
| aty | + Craig T. Ornell, 51 Union Street, Suite 206, Worcester, MA 01608-1100 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| tr | + EDI: QJBALDIGA.COM | Jun 01 2022 04:38:00 | Joseph H. Baldiga, Mirick, O'Connell, DeMallie & Lougee, 1800 West Park Drive, Suite 400, Westborough, MA 01581-3960 |
| smg | + Email/Text: duabankruptcy@detma.org | Jun 01 2022 00:33:00 | CHIEF COUNSEL, LEGAL DEPARTMENT, DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS, 19 STANIFORD STREET, 1ST FLOOR, Boston, MA 02114-2502 |
| smg | EDI: MASSDOR | Jun 01 2022 04:38:00 | MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564 |
| ust | + Email/Text: USTPRegion01.WO.ECF@usdoj.gov | Jun 01 2022 00:33:55 | Richard King, Office of US. Trustee, 446 Main Street, 14th Floor, Worcester, MA 01608-2361 |
| 20694005 | + Email/Text: legal@arsnational.com | Jun 01 2022 00:33:00 | ARS National Services, Inc, PO Box 469046, Escondido, CA 92046-9046 |
| 20694006 | EDI: BANKAMER.COM | Jun 01 2022 04:33:00 | Bank of America, PO Box 15019, Wilmington, DE 19886 |
| 20694007 | + EDI: TSYS2 | Jun 01 2022 04:38:00 | Barclay Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337 |
| 20694008 | + EDI: CAPITALONE.COM | Jun 01 2022 04:38:00 | Capital One, PO Box 71087, Charlotte, NC 28272-1087 |
| 20694010 | EDI: DISCOVER.COM | Jun 01 2022 04:38:00 | Discover Bank, PO Box 15316, Wilmington, DE 19850 |
| 20694011 | EDI: IRS.COM | Jun 01 2022 04:38:00 | Internal Revenue Service, PO Box 9112, JFK Building, Insolvency Group Stop 20800, Boston, MA 02203 |
| 20694009 | EDI: JPMORGANCHASE | Jun 01 2022 04:38:00 | Chase Bank, Cardmember Services, PO Box 1423, Charlotte, NC 28201 |
| 20694016 | EDI: JPMORGANCHASE | Jun 01 2022 04:38:00 | Subaru Motors Finance/Chase, PO Box 78101, Phoenix, AZ 85062 |
| 20694012 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 01 2022 00:33:00 | Midland Credit Management, 350 Cammino De La |

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| | | | Reina, Suite 100, San Diego, CA 92108-3007 |
| 20694013 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 01 2022 00:33:00 | Midland Credit Management LLC, 8875 Aero Drive, San Diego, CA 92123-2255 |
| 20694014 | + Email/Text: list-nes-clientservicesreps-all@nes1.com | Jun 01 2022 00:33:00 | NES of Ohio, 2479 Edison Blvd , Unit A, Twinsburg, OH 44087-2476 |
| 20694015 | ^ MEBN | Jun 01 2022 00:31:13 | Northstar Location Services, LLC, 4285 Genessee Street, Buffalo, NY 14225-1943 |
| 20694017 | + EDI: RMSC.COM | Jun 01 2022 04:38:00 | Synchrony Bank, PO Box 530939, Atlanta, GA 30353-0939 |

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 20694018 | ##+ | Zwiwcker & Associates, P.C., 200 Minuteman Road, Andover, MA 01810-1047 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2022

Signature: /s/Gustava Winters

Information to identify the case:

| | | | |
|---------------------------------|----------------------------------|---------------------------------|-------------|
| Debtor 1: | David A. Stebbins | Social Security number or ITIN: | xxx-xx-6223 |
| | First Name Middle Name Last Name | EIN: | --_----- |
| Debtor 2: | | Social Security number or ITIN: | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN: | --_----- |
| United States Bankruptcy Court: | District of Massachusetts | Date case filed for chapter: | 7 5/31/22 |
| Case number: | 22-40406 | | |

Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, you may wish to consult an attorney. All documents filed in the case may be inspected through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other document in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|---|
| 1. Debtor's full name | David A. Stebbins | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 169 Mendon Road Sutton, MA 01590 | |
| 4. Debtor's attorney Name and address | Craig T. Ornell 51 Union Street Suite 206 Worcester, MA 01609 | Contact phone (508) 797-9655 Email: ornelllawoffice@yahoo.com |
| 5. Bankruptcy trustee Name and address | Joseph H. Baldiga Mirick, O'Connell, DeMallie & Lougee 1800 West Park Drive Suite 400 Westborough, MA 01581-3926 | Contact phone 508-898-1501 Email: jbaldiga@mirickoconnell.com |

For more information, see page 2>

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|--|---|---|
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov . | U. S. Bankruptcy Court 595 Main Street Worcester, MA 01608 | Hours open: Monday–Friday 8:30am–5:00pm Contact phone 508–770–8900 Date: 5/31/22 |
| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | June 29, 2022 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: The meeting will be held TELEPHONICALLY |
| <p>The dial-in number and participant code for the telephonic section 341 meeting of creditors will be posted to the docket within 14 days prior to the meeting. You may also contact the trustee for dial-in information.</p> | | |
| 8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | The presumption of abuse does not arise. | |
| 9. Deadlines Papers and any required fee must be received by the bankruptcy clerk's office no later than the deadlines listed. | <div style="display: flex; justify-content: space-between;"> <div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6). </div> <div> Filing deadline: 8/29/22 </div> </div> <div style="margin-top: 20px;"> You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> | |
| <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div> | | |
| 10. Deadline to file §503(b)(9) requests: | Requests under Bankruptcy Code §503(b)(9)(goods sold within twenty(20) days of bankruptcy) must be filed in the Bankruptcy Clerk's office. | |
| 11. Proof of claim | <div style="display: flex; justify-content: space-between;"> <div> For holder(s) of a claim secured by a security interest in the debtor's principal residence, pursuant to Rule 3002(c)7(A): </div> <div> Filing deadline: 70 days from the Filing Date of the Petition </div> </div> <div style="margin-top: 20px;"> <i>For creditors other than those holding a Claim Secured by a Security Interest in the Debtor's Principal Residence:</i> A date has not been set yet. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. </div> | |

For more information, see page 3>

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| 12. Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2),(4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on line 9 of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline. |
| 13. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. |
| 14. Financial Management Training Program Deadline for the Debtor | Deadline for debtor to attend a financial management training program approved by the United States Trustee: Sixty (60) days from the first date set for the meeting of creditors. The discharge will not enter if the debtor fails to attend a financial management-training program approved by the United States Trustee or if the debtor attends such training and fails to file a certificate of completion with the U.S. Bankruptcy Court. The training is in addition to the pre-bankruptcy counseling requirement. A list of approved courses may be obtained from the United States Trustee or from the court's website at www.mab.uscourts.gov . |
| 15. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. |
| 16. Abandonment of Estate Property | Notice is hereby given that any creditor or other interested party who wishes to receive notice of the estate representative's intention to abandon property of the estate pursuant to 11 U.S.C. §554(a) must file with the Court and serve upon the estate representative and the United States trustee a written request for such notice within fourteen (14) days from the date first scheduled for the meeting of creditors. |